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ABSTRACT

The purpose of this document is to present statistics which show clearly that poverty is a women's issue. The position of poor women relative to the total population living below the Federal poverty line is demonstrated. Income levels are analyzed to reveal the percentages of women whose annual income is below $5,000. The relationship of income level to marital status is examined for both men and women. Income levels are then broken down according to sex, race, and age. The correlation between education and income level is also shown. Data on families living below the poverty line are analyzed in terms of the sex and race of the head of household, and the number of children in the household. The number of people living in poverty is described by region. Finally, in addition to statistics on who received medical benefits under the Medicaid program in 1974, statistical characteristics of individuals who receive Aid to Families with Dependent Children (AFDC) are provided, showing age, work experience and education of mother, and ages and number of children per AFDC household. (Author/MC)

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ED159240

Women, the Poorer Sex

A Report of the National Council on Women, Work and Welfare

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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Maureen Whalen

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM."

May 1978

Editor: Nancy Cornblath-Moshé

by Maureen Whalen

Two years ago, a group of women active in the fight to eradicate poverty began to discuss what they all instinctively knew — women are poorer than men. This conclusion was not based on careful examination of statistics or reading socio-economic studies, rather it was the outgrowth of knowledge gained first-hand. A knowledge founded on years of work with poor and low income individuals as well as on years of existing in the world as women.

During the discussions, everyone was asking the same question, "Why are women and children the majority of every poverty statistic compiled?" When answers to the question were sought, it was discovered that none existed. There was no organization that approached poverty as a women's issue. The National Council on Women, Work and Welfare (NCWWW) was formed to fill this void. We at the NCWWW investigate the relationship between economic deprivation and sex discrimination to answer the above question and many more. These answers can then provide a basis for innovative and realistic solutions to the problem of women and poverty.

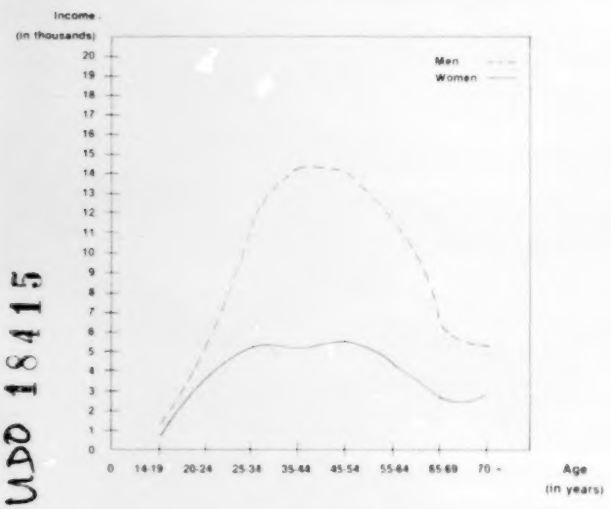
The Poverty Population

- 25.9 million people live below the Federal poverty line.
- 15.0 million women and female children live below the Federal poverty line.
- 13.8% of all women and female children live below the Federal poverty line.
- 10.9 million men and male children live below the Federal poverty line.
- 10.7% of all males and male children live below the Federal poverty line.
- As of March 1976, 11.1 million children, 9.4 million women and 5.4 men lived below the Federal line.

In 1976, the poverty threshold for a family of four was $5,815, whereas the median income for all families was $14,958.

All poverty statistics are computed after cash transfer. (1975 data.)

Income Level by Sex and Age



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In the nine months since the NCWWW opened its office in Washington, D.C., I have attended numerous meetings with public interest groups, Administration officials, Congressional staff members, and poor and low income women. Only the latter group clearly understands and willingly accepts our characterization of poverty as a women's issue, the rest demand proof.

Here is that proof. For 2 months, we at the NCWWW worked with census bureau reports, breaking the statistics down in ways rarely done before. The results are astounding. However, these figures only show that poverty is a women's issue, they do not answer the question of why women are poorer than men. That topic will be the subject of future reports. Our purpose here is to show that our characterization of poverty as a women's issue is not simply a gut level reaction, but a statement well founded in reality and easily documented.

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Income Levels

The following data was compiled from 1976 statistics and includes all income regardless of source received by men and women 14 years and older. More than half of these women have a yearly income of less than $4,000 while less than one-fourth of the men have similar incomes. The numbers reverse themselves when computing incomes of more than $10,000 yearly with 47.6% of the men and 12.4% of the women falling into this category. The median income for women aged 14 or older was $3,576. Men of the same age group had a median income of $9,426.

- 63,170,000 women age 14 years or older had an income.
- 72,775,000 men age 14 years or older had an income.
- 53.7% of all women age 14 years or older had an annual income under $4,000.
- 23.6% of all men age 14 years or older had an annual income under $4,000.
- 12.4% of all women age 14 years or older had an annual income over $10,000.
- 47.6% of all men age 14 years or older had an annual income over $10,000.
- The median income for women age 14 years or older was $3,576.
- The median income for men age 14 years or older was $9,426.

Income Level and Marital Status

The figures below were compiled from 1976 data, and break down income according to whether or not a spouse is present in the home. For women, the presences of a husband in the home makes little difference in terms of income level. While more women who are single, widowed, divorced or separated have an income, the levels of this income vary little from women who are living with their husbands. This is not true for men. Fifty percent of the 48 million men who live with their wives have an income greater than $12,000. This percentage falls to 18% when discussing the 22.3 million single, widowed, divorced or separated men.

- 78.0 million women are age 18 years or older.
- 70.3 million men are age 18 or older.
- 59.7 million or 77% of these women have an income.
- 68.6 million or 97% of these men have an income.
- 35.4 million or 59% of all women 18 or older with incomes have an income less than $5,000.
- 17.0 million or 24% of all men 18 or older with incomes have an income less than $5,000.
- 4.7 million or 7.8% of all women 18 or older with incomes have an income greater than $12,000.
- 28.2 million or 40% of all men 18 or older with incomes have an income greater than $12,000.
- The median income for women age 18 or older is $3,882.
- The median income for men age 18 or older is $10,051.

Married Individuals With Spouse Present In the Home

- 48.0 million women and men are married with the spouse present in the home.
- 31.4 million or 65% of these women have an income.
- 47.8 million or 99.5% of these men have an income.
- 18.4 million or 58% of these women have an income of less than $5,000.
- 6.9 million or 14.4% of these men have an income less than $5,000.
- 2.2 million or 7% of these women have an income greater than $12,000.
- 24.3 million or 50% of these men have an income greater than $12,000.
- The median income for women in this category is $3,845.
- The median income for men in this category is $12,151.

Income Level of Individuals Who are Single, Widowed, Divorced, or Separated

- 30.1 million women age 18 or older are either single, widowed, divorced or separated from their spouse.
- 22.3 million men age 18 or older are single, widowed, divorced or separated from their spouse.
- 28.2 million or 94% of these women have an income.
- 21.0 million or 94% of these men have an income.
- 16.9 million or 59% of these women have incomes less than $5,000.
- 10.2 million or 46% of these men have an income less than $5,000.

- 2.4 million or 8.5% of these women have an income greater than $12,000.
- 3.8 million or 18% of these men have an income greater than $12,000.
- It is impossible to compute the median income for women or men in this category.

Race, Sex and Income Level

The following data is based on 1976 figures. It breaks down income levels according to sex and race for individuals age 14 or older. The median income for black women in this category is $3,398, for white women it is $3,606. Black men have a median income of $5,983, while their white counterparts average income is $9,937. It is clear that sex cuts deeper than race when discussing who lives in poverty in this country.

Women

- There are 86.2 million women age 14 years or older.
- 63.2 million or 73% of these women have an income.
- There are 1.5 million non-white women 14 years or older.
- There is no data for income levels for this group.

White Women

- There are 75.2 million white women age 14 years or older.
- 55.0 million or 73% of these women have an income.
- 33.6 million or 61% of these women have an income less than $5,000.
- 4.2 million or 7.6% of these women have an income greater than $12,000.
- The median income for white women age 14 years or older is $3,606.

Black Women

- There are 9.5 million black women age 14 years or older.
- 7.2 million or 75% of these women have an income.
- 4.7 million or 65% of these women have an income less than $5,000.
- 424,000 or 5.9% of these women have an income greater than $12,000.
- The median income for black women age 14 years or older is $3,398.

Men

- There are 78.8 million men age 14 or older.
- 72.8 million or 92% of these men have an income.
- .9 million men age 14 years or older are non-white.
- There is no data on income levels of non-white males.

White Men

- 70.0 million men age 14 or older are white.
- 65.0 million or 92% of these men have an income.
- 17.6 million or 27% of these men have an income less than $5,000.
- 26.5 million or 40% of these men have an income greater than $12,000.
- The median income for white men age 14 years or older is $9,937.

Black Men

- 7.9 million men age 14 years or older are black.
- 6.7 million or 84% of these men have an income.
- 2.9 million or 43% of these men have an income less than $5,000.
- 1.3 million or 19% of these men have an income greater than $12,000.
- The median income for black males age 14 years or older is $5,983.

Who Uses Medicaid

- 17.6 million persons received medical benefits under the Medicaid program in FY 1974. (This figure is of the total reporting states for data on sex of recipients. By looking at requests for medical vendor payments, 22 million persons received medical treatment under Medicaid.)
- 6 million of these persons were male, or 34% of the total.
- 11.4 million women received medical benefits under the Medicaid program, or 65%.

(1974 data)

Source:

Dept. of HEW
Social and Rehabilitation Service
Office of Information Systems
National Center for Social Statistics
October 1976

Publication No. (SRS) 77-03153

Income Level by Sex and Age

The statistics given below are based on 1976 data and include all income regardless of source. This breakdown of income by age and sex shows explicitly that men at every age have significantly higher median incomes than women. The data also demonstrates that a woman's income level peaks at age 34 (at $5,372), whereas a man's income level peaks at age 44 (at $14,326).

Women

- 86.2 million are age 14 or older.
- 23.0 million or 27% of these women had no income.
- 63.2 million or 73% of all women age 14 or older had an income.
- The median income for all women age 14 or older was $3,576.

Ages 14-19:

- 12.4 million women are between the ages of 14 and 19.
- 6.7 million or 54% of these women had an income.
- 6.4 million or 95% of those with incomes had an income less than $5,000.
- 6,000 or .08% of these women with incomes had an income greater than $12,000.
- The median income for this age group was $897.

Ages 20-24:

- 9.8 million women are between the ages of 20 and 24.
- 8.1 million or 82% of these women had incomes.
- 4.9 million or 60% of these women with incomes had incomes less than $5,000.
- 163,000 or 2% of those with incomes had an income greater than $12,000.
- The median income for this age group was $3,839.

Ages 25-34:

- 16.4 million women are between the ages of 25 and 34.
- 14.9 million or 90% of these women had an income.
- 5.6 million or 37% of those women with incomes had an income less than $5,000.
- 1.2 million or 8% of these women with incomes had an income greater than $12,000.
- The median income for this age group was $5,372.

Ages 35-44:

- 11.9 million women are between the ages of 35 and 44.
- 8.6 million or 72% of these women have an income.
- 4.2 million or 48% of these women with incomes have an income less than $5,000.
- 1.0 million or 8.4% of these women with incomes have an income greater than $12,000.
- The median income for this age group is $5,158.

Ages 45-54:

- 12.0 million women are between the ages of 45 and 54.
- 8.4 million or 70% of these women have an income.
- 3.4 million or 40% of these women with incomes have an income of less than $5,000.
- 1.1 million or 13% of these women with incomes have an income greater than $12,000.
- The median income for this age group is $5,331.

Ages 55-64:

- 10.6 million women are between the ages of 55 and 64.
- 7.7 million or 72% of these women have incomes.
- 4.4 million or 57% of these women with incomes have an income less than $5,000.
- 791,000 or 10.3% of these women with incomes have an income greater than $12,000.
- The median income for this age group is $4,054.

Ages 65-69:

- 4.6 million women are between the ages of 65 and 69.
- 4.2 million or 91% of these women have an income.
- 3.2 million or 76% of these women with incomes have an income less than $5,000.
- 190,000 or 4.5% of these women with incomes have an income greater than $12,000.
- The median income for this age group is $2,807.

Age 70 and over:

- 8.4 million women are age 70 and over.
- 7.6 million of these women have an income, 90%.

- 6.2 million or 81% of these women with incomes have an income of less than $5,000.
- 239,000 or 3.1% of these women with incomes have an income of $12,000 or more.
- The median income for this age group is $2,820.

Men

- 78.8 million men are age 14 or older.
- 6.0 million or 8% had no income.
- 72.8 million or 92% of all men age 14 or older had an income.
- The median income for all men age 14 or older is $9,426.

Ages 14-19:

- 12.4 million men are between the ages of 14 and 19.
- 7.4 million or 59% of these men had an income.
- 6.7 million or 90% of these men with incomes had an income less than $5,000.
- 46,000 men had income greater than $12,000 in this age group. The percentage is too small to compute.
- The median income for this age group is $1,032.

Ages 20-24:

- 9.4 million men are between the ages of 20 and 24.
- 9.0 million or 96% of these men had an income.
- 3.8 million or 42% of these men with incomes had an income less than $5,000.
- 974,000 or 10% of these men with incomes had an income greater than $12,000.
- The median income for this age group is $5,841.

Ages 25-34:

- 15.9 million men are between the ages of 25 and 34.
- 15.7 million or 98% of these men had incomes.
- 2.0 million or 12% of these men with incomes had an income of less than $5,000.
- 7.6 million or 48% of these men had an income greater than $12,000.
- The median income for this age group is $11,717.

Ages 35-44:

- 11.2 million men are between the ages of 35 and 44.
- 11.1 million or 99% of these men had an income.
- 1.1 million or 9.9% of these men with incomes had an income of $5,000 or less.
- 7.0 million or 63% of these men with incomes had an income greater than $12,000.
- The median income for this age group is $14,326.

Ages 45-54.

- 11.3 million men are between the ages of 45 and 54.
- 11.2 million or 99% of these men have an income.
- 1.3 million or 11% of these men with incomes have an income less than $5,000.
- 6.8 million or 60% of these men with incomes have an income greater than $12,000.
- The median income for men in this age group is $14,094.

Ages 55-64:

- 9.5 million men are between the ages of 55 and 64.
- 9.4 million or 99% of these men have an income.
- 1.8 million or 19% of these men with incomes have an income of less than $5,000.
- 4.5 million or 48% of these men with incomes have an income of $12,000 or more.
- The median income for this age group is $11,523.

Ages 65-69:

- 3.6 million men are between the ages of 65 and 69.
- 3.6 million or 100% of these men have an income.
- 1.4 million or 38% of these men with incomes have an income of less than $5,000.
- 699,000 or 19% of these men with incomes have an income greater than $12,000.
- The median income for this age group is $6,129.

Ages 70 and over:

- 5.5 million men are age 70 and over.
- 5.5 million or 100% of these men have an income.
- 2.9 million or 52% of these men with incomes have an income less than $5,000.
- 582,000 or 10% of these men have an income of $12,000 or more.
- The median income for this age group is $4,830.

Poverty Status by Sex and Race of Head of Household

The following data is from 1975 and looks at families living below the Federal poverty line in terms of the sex and race of the head of the household. The statistics show that five times as many female headed households live below the poverty line as male headed households. They also indicate that being female and heading a household is much more likely to result in living below the Federal poverty standard than being a male of any race. This again, supports the thesis that poverty is more an issue of sex than race.

- 48.8 million families have male headed households.
- 3.0 million or 6.2% of all male headed households live below the Federal poverty line.
- 7.5 million families have female heads of households.
- 2.4 million or 32.5% of the female headed households live below the Federal poverty line.
- 5.5% of all white male headed households live below the Federal poverty line.
- 25.9% of all white female headed households live below the Federal poverty line.
- 14.2% of all black male headed households live below the Federal poverty line.
- 50.1% of all black female headed households live below the Federal poverty line.
- 45% of all families living below the Federal poverty line are female headed households.

Poverty Status of Children

The statistics given below focus on the number of children who live below the Federal poverty line. They indicate that more than half of the children living in female headed households live in poverty, while this is true of less than 10% of the children who live in families headed by males. Both figures increase for black families, but there are still twice as many children living in poverty in white female headed households than in black male headed households.

- 10.9 million children live below the Federal poverty line; this is 16.8% of all children less than 18 years of age.
- 12.5% of all white children live below the Federal poverty line.
- 41.4% of all black children live below the Federal poverty line.
- 5.3 million children live in male headed households below the poverty line; this is 9.8% of all children living in male headed households.
- 5.6 million children live in female headed households below the poverty line, this is 52.7% of all children living in female headed households.
- 8.2% of all white children who live in male headed households live below the Federal poverty line.
- 22.1% of all black children who live in male headed households live below the Federal poverty line.
- 44.2% of all white children living in female headed households live below the Federal poverty line.
- 66.0% of all black children living in female headed households live below the Federal poverty line.

Income Level and Education

The following data is based on 1975 statistics and examines the correlation between education and income level. Many people attribute poverty and low incomes to lack of education. However, these figures clearly show that while more women have graduated from high school than men, more of these women end up living in poverty than do men with the same educational background.

Education Levels by Sex

- 85.0 million women are age 14 or over.
- 8.6 million or 10% have completed only the eighth grade.
- 31.9 million or 37.5% have graduated from high school only.
- 40.0% of all women are not high school graduates.
- 77.8 million men are age 14 or over.
- 7.9 million or 10% have completed only the eighth grade.
- 23.9 million or 30% of all males have graduated from high school only.
- 40.3% of all males are not high school graduates.

Educational Attainment of Persons Living Below the Poverty Line

- 10.7 million women age 14 and over live below the Federal poverty line.

- 1.7 million or 14% of these women have only completed the eighth grade.
- 2.5 million or 22% have graduated from high school, but have no higher education.
- 66.5% of all women age 14 and over living below the Federal poverty are not high school graduates.
- 6.6 million men age 14 and over live below the Federal poverty line.
- 1.0 million or 15% have completed the eighth grade.
- 1.1 million or 16% of these men have graduated from high school, but have not received any higher education.
- 69.2% of all men age 14 and over living below the Federal poverty line have not graduated from high school.

Poverty Population by Region

There are 25.9 million persons who live below the Federal poverty line. Fifty-seven percent or 14.8 million of these individuals live in the North and West. Forty-two percent or 11.1 million live in the South. The U.S. Census bureau defines the South as: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. The North/West includes all other states. The states considered the South by the Census Bureau account for one-third of all the states and one-third of the total U.S. population. However, the South has more than one-third of the number of persons living below the Federal poverty line.
(All figures are based on 1975 data.)

North/West:

- 10.4% of all persons living in the North/West live below the Federal poverty line.
- 9.0% of all white persons living in the North/West live below the Federal poverty line.
- 25.2% of all black persons living below the Federal poverty line live in the North/West.
- 5.7% of all persons living in male headed households in the North/West live below the Federal poverty line.
- 34.5% of all persons living in female headed households in the North/West live below the Federal poverty line.
- 5.3% of all white persons living in male headed households in the North/West live below the Federal poverty line.
- 9.3% of all black persons living in male headed households in the North/West live below the Federal poverty line.
- 30.0% of all white persons living in female headed households in the North/West live below the Federal poverty line.
- 49.1% of all black female households in the North/West live below the Federal poverty line.

South:

- 16.2% of all persons living in the South live below the Federal poverty line.
- 11.4% of all white persons living in the South live below the Federal poverty line.
- 36.6% of all black persons living in the South live below the Federal poverty line.
- 10.3% of all persons living in male headed households in the South live below the Federal poverty line.
- 42.9% of all persons living in female headed households in the South live below the Federal poverty line.
- 27.9% of all white persons living in female headed households in the South live below the Federal poverty line.
- 8.1% of all white persons living in male headed households in the South live below the Federal poverty line.
- 23.2% of all black persons living in male headed households in the South live below the Federal poverty line.
- 58.8% of all black persons living in female headed households in the South live below the Federal poverty line.

Statistical Characteristics of AFDC Recipients

The following statistics provide a profile of the individuals who receive Aid to Families with Dependent Children (AFDC). Eight million of those recipients are children, almost 3 million are women, about 150,000 are men.

- 3.4 million families receive cash assistance under the AFDC program.
- 8.1 million children are AFDC recipients.
- 236,407 families have two adult recipients; this is 6.9% of the total.
- 2.7 million or 78% of the total AFDC family unit recipients are single parent headed households.
- 106,312 or 3% of the total AFDC family unit recipients are single male headed households; 420,098 or 12% of the total have no adult recipient.

Age of mothers

- 79.3% of all mothers receiving AFDC are under 40 years of age.
- 51.4% of all mothers receiving AFDC are under 30 years of age.
- 30.3% of all mothers receiving AFDC are under 24 years of age.

Work experience of mothers

- 324,989 or 10.4% of all mothers in households receiving AFDC payments work full time.
- 178,895 or 5.7% of all mothers in households receiving AFDC payments work part-time.

Education

- 23.7% of all mothers in AFDC households have a high-school degree.
- 15.6% of all fathers in AFDC households have a high-school degree.
- 38.1% of all mothers receiving AFDC cash assistance have finished the eighth grade and some high-school.
- 30.4% of all fathers receiving AFDC cash assistance have finished the eighth grade and some high-school.

Age of children

- 51.5% of all children who are AFDC recipients are 8 years old or younger.
- 32.7% of all children who are AFDC recipients are between the ages of 8 and 14.
- 15% of all children who are AFDC recipients are over 14 years of age.

Number of children per AFDC household

- 37.9% of all AFDC households have one child.
- 26.0% of all AFDC households have two children.
- 16.1% of all AFDC households have three children.
- 20.0% of all AFDC households have four or more children.
- 82% of all the children receiving AFDC live in single parent households.
- 37.1% of these AFDC single parent families have one child.
- 26.3% of single parent AFDC families have two children.
- 16.6% of single parent families have three children.
- 19.9% of single parent families receiving AFDC payments have four or more children.

Source:

Aid to Families with Dependent Children
1975 Recipient Characteristics Study
Part 1. Demographic and Program Statistics

U.S. Dept. of HEW
Social Security Administration
Office of Research and Statistics
HEW Pub. No. (SSA) 77-11777

Coming Next

When the National Council on Women, Work and Welfare (NCWWW) started to compile the data included in this report, we found an overwhelming amount of information, far too much for one publication. We are currently preparing a second report that will present data dealing with women's income through employment. You should see it shortly.

Our Sources

1975 Data:

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Bureau of the Census
Series P-60, No. 106

1976 Data:

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U.S. Dept. of Commerce
Bureau of the Census
Series P-60, No. 107

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